



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284  
Marie-Ann Greenberg, Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840  
Chapter 13 Standing Trustee**

Order Filed on November 22, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

IN RE:  
RAMON TORRES

**Case No.: 21-10137 VFP  
Hearing Date: 11/18/2021**

**ORDER PERMITTING DEBTOR TO CURE ARREARAGES TO TRUSTEE**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

**DATED: November 22, 2021**

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

Case No.: 21-10137

Caption of Order: ORDER PERMITTING DEBTOR TO CURE ARREARAGES TO TRUSTEE

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THIS MATTER having come before the Court on 11/18/2021 on notice to RUSSELL L LOW ESQ,  
and to the Debtor(s) herein, and good sufficient cause having been shown, it is:

- ORDERED, that the Debtor(s) are to resume payments to the Trustee's office in the amount of \$722.00 starting on 11/1/2021 for the remaining 51 month(s); and it is further
- ORDERED, that if Debtor(s) are more than 30 days in arrears with their payment, then the case will be dismissed upon certification of the Standing Trustee.

In re:  
Ramon Torres  
Debtor

Case No. 21-10137-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Nov 22, 2021

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Ramon Torres, 245 Lake Street, Apt. 1, Newark, NJ 07104-5645

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BRAVO Residential Funding Trust 2021-B dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C bk@rgalegal.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Ramon Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5